

**Information to identify the case:**

Debtor 1	<b>Sean L. Mare</b>	Social Security number or ITIN	xxx-xx-9658
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Katherine Mare</b>	Social Security number or ITIN	xxx-xx-9458
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>19-10159-CMG</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sean L. Mare

Katherine Mare  
fka Katherine Small

10/1/21

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Sean L. Mare  
Katherine Mare  
Debtors

Case No. 19-10159-CMG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Oct 01, 2021

Form ID: 318

Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Sean L. Mare, Katherine Mare, 925 Sixth Street, Union Beach, NJ 07735-2868
517952076	Capital Collection Services, 20 E Trenton Road, Building 50, Berlin, NJ 08009
517952079	Celentano, Stadtmauer & Walentowicz, LLP, PO Box 2594, Clifton, NJ 07015-2594
517952080	+ Central Jersey Specialty Surgery, 10 Industrial Way E, Eatontown, NJ 07724-3332
518042910	+ Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517988384	+ Foss, San Filippo & Milne, LLC, 225 Broad Street, Red Bank, NJ 07701-2009
517952086	+ Foss, San Filippo & Milne, LLC, PO Box 896, Red Bank, NJ 07701-0896
518102992	+ PNC BANK, N.A., P.O. BOX 94892, CLEVELAND, OH 44101-4892
517952092	+ PNC Bank, N.A., PNC Consumer Lending, Liberty Commons, Box 747024, Pittsburgh, PA 15274-7024
517952096	+ Remex Inc., 307 Wall Street, Princeton, NJ 08540-1515
517952097	Retina Care Center, 1255 NJ-70, Lakewood, NJ 08701
517952099	+ Shrewsbury Diagnostic Imaging, 1131 Broad Street, Shrewsbury, NJ 07702-4334
517952100	+ Sofi Funding, One Letterman Drive, Building C, San Francisco, CA 94129-2402
517952102	+ University Radiology, PO Box 1075, East Brunswick, NJ 08816-1075

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 01 2021 21:16:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 01 2021 21:16:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517952071	Email/Text: ebn@americollect.com	Oct 01 2021 21:16:00	Americollect, PO Box 1566, Manitowoc, WI 54221
517952070	EDI: RMSC.COM	Oct 02 2021 01:13:00	Amazon/Synchrony Bank, Att: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
518048301	Email/PDF: resurgentbknofications@resurgent.com	Oct 01 2021 21:32:16	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517961829	+ EDI: AISACG.COM	Oct 02 2021 01:13:00	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517977744	EDI: BMW.COM	Oct 02 2021 01:13:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
517952075	EDI: BMW.COM	Oct 02 2021 01:13:00	BMW Financial Services, PO Box 3608, Dublin, OH 43016-0306
517952072	+ EDI: TSYS2.COM	Oct 02 2021 01:13:00	Barclay's Bank Delaware, 125 S. West Street, Wilmington, DE 19801-5014

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517952073	+ Email/Text: bankruptcyletters@hackensackmeridian.org	Oct 01 2021 21:16:00	Bayshore Comm Hospital, PO Box 95000-1635, Philadelphia, PA 19195-0001
517952074	+ Email/Text: bankruptcyletters@hackensackmeridian.org	Oct 01 2021 21:16:00	Bayshore Community Hospital, Att: Patient Billing, 727 N Beers Street, Holmdel, NJ 07733-1514
517952077	EDI: CAPITALONE.COM	Oct 02 2021 01:13:00	Capital One, Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
517952078	EDI: CAPONEAUTO.COM	Oct 02 2021 01:13:00	Capital One Auto Finance, Att: Bankruptcy Unit, 7933 Preston Rd, Plano, TX 75024-2302
517961824	+ EDI: AISACG.COM	Oct 02 2021 01:13:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517971108	+ EDI: AISACG.COM	Oct 02 2021 01:13:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
517989401	+ EDI: AIS.COM	Oct 02 2021 01:13:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517952082	+ Email/Text: mediamanagers@clientservices.com	Oct 01 2021 21:16:00	Client Services Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
517952083	+ Email/Text: mediamanagers@clientservices.com	Oct 01 2021 21:16:00	Client Services, Inc., 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816
517952084	+ EDI: WFNNB.COM	Oct 02 2021 01:13:00	Comenity Torrid, PO Box 182273, Columbus, OH 43218-2273
517952085	EDI: DISCOVER.COM	Oct 02 2021 01:13:00	Discover Card, PO Box 15316, Wilmington, DE 19850
517963501	EDI: DISCOVER.COM	Oct 02 2021 01:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517952087	EDI: IRS.COM	Oct 02 2021 01:13:00	Internal Revenue Service, Insolvency Unit, PO Box 744, Springfield, NJ 07081
517952088	EDI: RMSC.COM	Oct 02 2021 01:13:00	JCPenney/Synchrony Bank, Att: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
517952081	EDI: JPMORGANCHASE	Oct 02 2021 01:13:00	Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
518579024	Email/PDF: resurgentbknofications@resurgent.com	Oct 01 2021 21:19:40	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518579023	Email/PDF: resurgentbknofications@resurgent.com	Oct 01 2021 21:19:41	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
517952089	EDI: WFNNB.COM	Oct 02 2021 01:13:00	Lane Bryant, WFNNB, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
517952091	Email/Text: Bankruptcy.Notices@pnc.com	Oct 01 2021 21:16:00	PNC Bank, PO Box 856177, Louisville, KY 40285
517952093	EDI: PRA.COM	Oct 02 2021 01:13:00	Portfolio Recovery Associates, 140 Corporate Blvd., Norfolk, VA 23502
517952094	EDI: PRA.COM	Oct 02 2021 01:13:00	Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541
518060096	EDI: PRA.COM	Oct 02 2021 01:13:00	Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518056086	EDI: PRA.COM	Oct 02 2021 01:13:00	Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541
518062550	EDI: PRA.COM	Oct 02 2021 01:13:00	Portfolio Recovery Associates, LLC, c/o Lane Bryant, POB 41067, Norfolk VA 23541

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518062695	EDI: PRA.COM	Oct 02 2021 01:13:00	Portfolio Recovery Associates, LLC, c/o Torrid, POB 41067, Norfolk VA 23541
517952090	+ EDI: RMSC.COM	Oct 02 2021 01:13:00	Pay Pal, GE Money Bank, Att: Bankruptcy Dept., PO Box 103104, Roswell, GA 30076-9104
517952095	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 01 2021 21:16:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
517993657	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 01 2021 21:16:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517952098	+ Email/Text: RMCbankruptcy@hackensackmeridian.org	Oct 01 2021 21:16:00	Riverview Medical Center, Att: Patient Billing, 1 Riverview Plaza, Red Bank, NJ 07701-1864
518122352	+ Email/Text: bncmail@w-legal.com	Oct 01 2021 21:16:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517952101	EDI: RMSC.COM	Oct 02 2021 01:13:00	Synchrony Bank, Att: Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061
518543574	+ EDI: RMSC.COM	Oct 02 2021 01:13:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517954680	+ EDI: RMSC.COM	Oct 02 2021 01:13:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518075751	Email/Text: ebn@americollect.com	Oct 01 2021 21:16:00	UNIVERSITY RADIOLOGY GROUP PC, C/O AMERICOLLECT INC., PO BOX 1566, MANITOWOC, WI 54221-1566
518072674	+ EDI: AIS.COM	Oct 02 2021 01:13:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517952103	EDI: VERIZONCOMB.COM	Oct 02 2021 01:13:00	Verizon, PO Box 4833, Trenton, NJ 08650-4833

TOTAL: 45

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518021885	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518062587	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2021

Signature: /s/Joseph Speetjens

District/off: 0312-3

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2021 at the address(es) listed below:

Name	Email Address
Benjamin A. Stanziale, Jr.	on behalf of Trustee Benjamin A. Stanziale Jr. trustee@stanzialelaw.com, nj45@ecfbis.com
Benjamin A. Stanziale, Jr.	trustee@stanzialelaw.com nj45@ecfbis.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Warren Brumel	on behalf of Joint Debtor Katherine Mare wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com
Warren Brumel	on behalf of Debtor Sean L. Mare wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

TOTAL: 7